

AREAS OF PRACTICE

TYPES OF ACCIDENTS

Bicycle Accidents
Boating Accidents
Construction Site Accidents
Dangerous & Defective Products
Drunk Driving Accidents
Hit & Run Accidents
Motor Vehicle Accidents
Motorcycle Accidents
Municipal Accidents
Nursing Home Negligence
Pedestrian Accidents
Premises Liability
Railroad Accidents

TYPES OF INJURIES

Back & Neck Injuries
Bedsore/Decubitus Ulcers
Bone Fractures & Breaks
Brain Injury
Burn Injury
Catastrophic Injury
CRPS/RSD
Dog Bites & Animal Attacks
Electrical Shock
Head Injury
Herniated or Bulging Discs
Lacerations
Loss of Fetus
Scarring & Disfigurement
Spinal Cord Injury
Wrongful Death

OTHER RELATED CLAIMS

No-Fault Insurance - Lost Wages
Supplemental Underinsured Motorist
Uninsured Motorist
Post Settlement - LIEN Recovery

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CLIENT TESTIMONIALS

"If you're looking for professional, hard working representation, then look no further. Tom Tona is all that, and then some. He explained the process and kept me informed at all times. I was very happy with the settlement that Tom negotiated."

- **Christie S.**

"Thanks, to the Law Office of Thomas Tona for representing me. After my injury from an accident, their hard work and perseverance helped me receive the absolute best settlement. Mr. Tona is a fighter and he takes the law very seriously. He seeks the maximum and treats his clients with dignity and compassion to their situation. In the past, he has also helped me with other legal matters. He is more than just a lawyer; he is a counselor, my advisor and voice. I'm gratefully thankful for all his hard work and dedication. He came highly recommended to me and I would highly recommend Mr. Tona and his firm for all your legal needs."

- **Jen D.**

"After a bad auto accident, I needed someone to help me. I hired Thomas Tona. He started as an attorney and became a friend. He saw me through the tough times and still calls after the case has been settled to see how I am doing. Thank you!"

- **Linda B.**



NO-FAULT

A PATIENT'S GUIDE:

*WHAT YOU NEED
TO KNOW ABOUT
NO-FAULT INSURANCE
AFTER A CAR ACCIDENT
IN NEW YORK STATE*

**CALL
1-844TONALAW**

***** 5/5 STAR AVVO REVIEWS
***** AVVO CLIENT CHOICE AWARD 2016
10.0 AVVO RATING - TOP ATTORNEY
***** 5/5 STAR MARTINDALE HUBBLE PEER RATING 2017
***** 5/5 STAR GOOGLE REVIEWS
***** 5/5 STAR FACEBOOK REVIEWS



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IMPORTANT FACTS:

1. The No-Fault application must be filled out and returned to your No-Fault insurance carrier within 30 days of the accident (make a copy). Failure to do this will result in your benefits being denied. This should be done by certified mail/return receipt requested.
2. You must tell each healthcare provider that you are a No-Fault client and give that party your carrier and No-Fault claim number. **Do not use any other insurances!**
3. All bills for healthcare must be submitted to your No-Fault carrier within 45 days of the date of service or they will be denied. Lost wages claims must be submitted within 90 days.
4. "Other Necessary Expenses", including, but not limited to, travel expenses to and from physician's office(s) and/or other healthcare providers, must be sent to your No-Fault carrier within 45 days of the date of service, or they will be denied.
5. If you have private health insurance, it will not come into play in your case. All bills must be billed to the No-Fault insurer.
6. **You must attend Independent Medical Exams (IMEs) and Examinations Under Oath (EUOs) when requested by your No-Fault insurance carrier.** Failure to do so will result in all of your No-Fault benefits being denied back to the date of the accident. You are then personally responsible for those bills.
7. Be aware that the No-Fault doctor is generally an adversary. The insurance company pays him. Do not discuss how the accident happened.
8. At the No-Fault exam, do not minimize your injuries or how you have been affected by them. If the doctor tells you to move a certain way and you cannot, tell him so. If it hurts, tell him.
9. Note how long the exam takes. Time it.

10. When the exam is over, make written notes as to what the doctor did and how long it took.
11. Keep in mind that the general purpose of the No-Fault examination is so that the insurance company PAYING for your treatment can determine whether or not you are still in need of further treatment, and whether they should keep paying for same.
12. If your No-Fault bills are denied, have your doctor keep submitting the bills to the No-Fault carrier. Only bills that have been submitted and denied can be the subject of a No-Fault arbitration challenge. **(Our office handles No-Fault denials for healthcare providers. Please let your treating doctors know.)**
13. You can continue treatment after a No-Fault denial. We fight to get your healthcare provider's bills paid at no cost to you!
14. **You may be entitled to more money in addition to your personal injury case settlement for unpaid lost wages or other unpaid economic loss.**



QUESTIONS?

CALL 1-844TONALAW

FREE CONSULTATIONS

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